Case 08-31864 Doc 1 Filed 11/21/08 Entered 11/21/08 09:57:55 Desc Main Document Page 1 of 44

	Form 1)(1/		United No		s Bank District						Voluntary	Petition
Name of D Prude,	Pebtor (if ind Betty	ividual, ent	er Last, Firs	st, Middle)	:		Name	of Joint De	ebtor (Spouse	e) (Last, First	t, Middle):	
	All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):								used by the a maiden, and		in the last 8 years	
Last four di (if more than	gits of Soc. (one, state all)	Sec. or Indi	ividual-Tax _]	payer I.D.	(ITIN) No./	Complete E		our digits or re than one, s		r Individual-	Taxpayer I.D. (ITIN) N	No./Complete EIN
Street Addr	ess of Debto	*		, and State):	ZIP Code		Address of	f Joint Debtor	r (No. and St	creet, City, and State):	ZIP Code
						60629						Zii couc
County of F	Residence or	of the Prin	cipal Place	of Busines	s:		Coun	ty of Reside	ence or of the	Principal Pl	ace of Business:	
Mailing Ad	dress of Deb	otor (if diffe	erent from s	treet addre	ss):		Mailii	ng Address	of Joint Debt	tor (if differe	ent from street address)	:
					Г	ZIP Code	<u>; </u>					ZIP Code
	Principal As from street			or	•		•					
	Type of	f Debtor			Nature	of Business	3		Chapter	r of Bankru	ptcy Code Under Wh	ich
		one box)		Пная	(Checl alth Care Bu	cone box)				Petition is F	iled (Check one box)	
To died do			>	☐ Sin	gle Asset R	eal Estate as	s defined	☐ Chapt		□ C	hapter 15 Petition for I	Recognition
I —	ual (includes aibit D on pa		,	in 1 □ Rai	1 U.S.C. § lroad	101 (51B)		☐ Chapter 11 of a Foreign Main Proceeding			e	
	tion (include		-	☐ Sto	ckbroker			☐ Chapter 12 ☐ Chapter 15 Petition for Recogni ☐ Chapter 13 ☐ Chapter 15 Petition for Recogni of a Foreign Nonmain Proceedin				
☐ Partners	ship				nmodity Br aring Bank	oker		Chapter 15 of a Foleign Fromman Frocedung			roccounig	
	f debtor is not is box and stat			Oth							e of Debts	
CHECK till	is box and stat	e type of end	ity below.)			mpt Entity		Debte	are primarily co	,	k one box)	s are primarily
				und	otor is a tax- er Title 26 of the (the Inter	of the Unite	anization d States	defined "incuri	d in 11 U.S.C. § red by an indivi- onal, family, or	§ 101(8) as idual primarily	busing for	ness debts.
_		· ·	ee (Check o	one box)				one box:		Chapter 11		
	ing Fee attac										s defined in 11 U.S.C. or as defined in 11 U.S	
	ee to be paid igned applica						tor Check				liquidated dahta (avalu	dina dahta awad
	e to pay fee	-					·	to insider	s or affiliates)	are less that	liquidated debts (excluent \$2,190,000.	unig debts owed
☐ Filing F attach si	ee waiver re igned applica	equested (ap ation for the	oplicable to e court's coi	chapter 7 insideration	ndividuals (. See Official	only). Must Form 3B.		Acceptan	being filed w ces of the pla	n were solic	ion. ited prepetition from or with 11 U.S.C. § 1126(
I	Administrat									THIS	S SPACE IS FOR COURT	USE ONLY
Debtor of	estimates that estimates that ill be no fund	it, after any	exempt pro	perty is ex	cluded and	administrat		es paid,				
	Number of C											
1- 49	□ 50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A								_		1		
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				
Estimated L \$0 to \$50,000	Liabilities \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				

Case 08-31864 Doc 1 Filed 11/21/08 Entered 11/21/08 09:57:55 Desc Main Document Page 2 of 44

B1 (Official For	m 1)(1/08)	Page 2 01 44	Page 2
Voluntary	y Petition	Name of Debtor(s):	
(This page mu	st be completed and filed in every case)	Prude, Betty	
1 0	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, attach a	dditional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Per	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more that	an one, attach additional sheet)
Name of Debte - None -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A		xhibit B
forms 10K as pursuant to S and is reques	oleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	I, the attorney for the petitioner name have informed the petitioner that [he 12, or 13 of title 11, United States Counder each such chapter. I further cerequired by 11 U.S.C. §342(b).	al whose debts are primarily consumer debts.) ed in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, ode, and have explained the relief available rtify that I delivered to the debtor the notice
□ Exhibit	A is attached and made a part of this petition.	X /s/ Robert J Semrad Signature of Attorney for Debtor(Robert J Semrad 622645	
	Exh	l iibit C	
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiab	le harm to public health or safety?
	Exh	nibit D	
Exhibit	leted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made	•	a separate Exhibit D.)
If this is a joi	nt pention: D also completed and signed by the joint debtor is attached a	and made a part of this petition.	
	Information Regardin	_	
_	(Check any ap	-	oto in this District for 180
•	Debtor has been domiciled or has had a residence, princip- days immediately preceding the date of this petition or for		
	There is a bankruptcy case concerning debtor's affiliate, ge	eneral partner, or partnership pending	g in this District.
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but is a defenda	ant in an action or
	Certification by a Debtor Who Reside		erty
	(Check all app Landlord has a judgment against the debtor for possession		l, complete the following.)
	(Name of landlord that obtained judgment)		
	(rante or landore that occurred judgment)		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the		
	the entire monetary default that gave rise to the judgment to Debtor has included in this petition the deposit with the coafter the filing of the petition.		•
	Debtor certifies that he/she has served the Landlord with the	his certification. (11 U.S.C. § 362(l))	

B1 (Official Form 1)(1/08) Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Betty Prude

Signature of Debtor Betty Prude

X.

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

November 21, 2008

Date

Signature of Attorney*

X /s/ Robert J Semrad

Signature of Attorney for Debtor(s)

Robert J Semrad 6226455

Printed Name of Attorney for Debtor(s)

Robert J. Semrad and Associates

Firm Name

407 S Dearborn Suite 600 Chicago, IL 60605

Address

Email: rsemrad@robertjsemrad.com (312) 913 0625 Fax: (312) 913 0631

Telephone Number

November 21, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Prude, Betty

Signatures

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

X

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 08-31864 Doc 1 Filed 11/21/08 Entered 11/21/08 09:57:55 Desc Main Document Page 4 of 44

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Betty Prude		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 08-31864 Doc 1 Filed 11/21/08 Entered 11/21/08 09:57:55 Desc Main Document Page 5 of 44

Official Form 1, Exh. D (10/06) - Cont.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Betty Prude
Date: November 21, 2008
Date. November 21, 2000

Case 08-31864 Doc 1 Filed 11/21/08 Entered 11/21/08 09:57:55 Desc Main Document Page 6 of 44

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Betty Prude		Case No.	
_		, Debtor		
			Chapter	13
			•	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	710.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		30,121.17	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,419.74
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,294.00
Total Number of Sheets of ALL Schedules		16			
	T	otal Assets	710.00		
			Total Liabilities	30,121.17	

Case 08-31864 Doc 1 Filed 11/21/08 Entered 11/21/08 09:57:55 Desc Main Document Page 7 of 44

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Betty Prude		Case No.	
	-	Debtor	,	
			Chapter	13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	5,137.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	5,137.00

State the following:

Assessed Leaving (from Calcabilla I Line 16)	4 440 74
Average Income (from Schedule I, Line 16)	1,419.74
Average Expenses (from Schedule J, Line 18)	1,294.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	1,602.48

State the following:

	-	
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		30,121.17
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		30,121.17

Case 08-31864 Doc 1 Filed 11/21/08 Entered 11/21/08 09:57:55 Desc Main Document Page 8 of 44

B6A (Official Form 6A) (12/07)

In re	Betty Prude	Case No.
-		Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

Case 08-31864 Doc 1 Filed 11/21/08 Entered 11/21/08 09:57:55 Desc Main Document Page 9 of 44

B6B (Official Form 6B) (12/07)

In re	Betty Prude	,	Case No.	
		Dobtor	,	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Prope E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X		
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checking Acct (Chase)	-	10.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Used Household Goods and Furniture	-	500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x		
6.	Wearing apparel.	Used Clothes	-	200.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	x		
			Sub-Total (Total of this page)	

2 continuation sheets attached to the Schedule of Personal Property

Case 08-31864 Doc 1 Filed 11/21/08 Entered 11/21/08 09:57:55 Desc Main Document Page 10 of 44

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In	re Betty Prude			Case No.	
			Debtor		
		SCHED	ULE B - PERSONAL PROPER (Continuation Sheet)	ATY	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
	Other liquidated debts owed to debtor including tax refunds. Give particulars				
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			(°	Sub-Total of this page)	al > 0.00

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Case 08-31864 Doc 1 Filed 11/21/08 Entered 11/21/08 09:57:55 Desc Main Document Page 11 of 44

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Betty Prude	Case No.	
	<u> </u>		

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	x			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > | 0.00 | | (Total of this page) | Total > | 710.00 | Case 08-31864 Doc 1 Filed 11/21/08 Entered 11/21/08 09:57:55 Desc Main Document Page 12 of 44

B6C (Official Form 6C) (12/07)

Wearing Apparel Used Clothes

Debtor claims the exemptions to which debtor is entitled under:

In re	Betty Prude	Case No
-		Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

☐ Check if debtor claims a homestead exemption that exceeds

200.00

200.00

(Check one box) ☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)	\$136,875.		
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, C Checking Acct (Chase)	ertificates of Deposit 735 ILCS 5/12-1001(b)	10.00	10.00
Household Goods and Furnishings Used Household Goods and Furniture	735 ILCS 5/12-1001(b)	500.00	500.00

735 ILCS 5/12-1001(a)

Total: 710.00 710.00

Case 08-31864 Doc 1 Filed 11/21/08 Entered 11/21/08 09:57:55 Desc Main Page 13 of 44 Document

B6D (Official Form 6D) (12/07)

In re	Betty Prude	Case No
-		

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_								
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	Z = Z = Z = Z	DZLLQULDA	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY	
Account No.				Т	T E D				
				Н	D	Н			
			Value \$	Ш		Ш			
Account No.									
				Ш					
				Ш					
				Ш					
			T. 1. (b)						
	_	┢	Value \$	Н		\sqcup			
Account No.				Ш					
				Ш					
				Ш					
				Ш					
			Value \$	H					
A	_	┝	value \$	Н		Н			
Account No.				Ш					
				Ш					
				Ш					
			Value \$						
	<u> </u>	<u> </u>	L · · · · · · · · · · · · · · · · · · ·	ubt	Ote	$\frac{\square}{1}$			
0 continuation sheets attached			(Total of the						
	_	ŀ							
	ıl	0.00	0.00						
(Report on Summary of Schedules)									

Case 08-31864 Doc 1 Filed 11/21/08 Entered 11/21/08 09:57:55 Desc Main Document Page 14 of 44

B6E (Official Form 6E) (12/07)

•		
In re	Betty Prude	Case No
-	<u> </u>	Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible related of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sal representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 08-31864 Doc 1 Filed 11/21/08 Entered 11/21/08 09:57:55 Desc Main Document Page 15 of 44

B6F (Official Form 6F) (12/07)

In re	Betty Prude	Case No.
	·	Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

			•					
CREDITOR'S NAME,	СО	Hu	sband, Wife, Joint, or Community	C	Ü	C	7	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER		J C H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N G	QU _I	FUTE	[[AMOUNT OF CLAIM
Account No. x5903			Opened 2/05/05 Last Active 2/05/05 Notice Only - Paid in Full	Ť	T E D		Ī	
Barnes Auto 2125 N Cicero Chicago, IL 60639		-				>	x	0.00
Account No. xxxxxxxxxx1445			Cingular Wireless Chicago				+	
Bur Col Reco 7575 Corporate Way Eden Prairie, MN 55344		•						311.00
Account No.			parking tickets	\vdash				
City of Chicago Parking Tickets 333 South State Street Rm 540 Chicago, IL 60604		•						
								6,909.17
Account No. xxxxxx3389 Credit Protect Assoc. Po Box 802068 Dallas, TX 75380		-	Opened 5/01/08 CollectionAttorney Comcast					958.00
continuation sheets attached			(Total of	Subt				8,178.17

Case 08-31864 Doc 1 Filed 11/21/08 Entered 11/21/08 09:57:55 Desc Main Document Page 16 of 44

B6F (Official Form 6F) (12/07) - Cont.

In re	Betty Prude	Case No	
_		Debtor	

		_					
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	16	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	LIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxx7096			Comcast	٦	T		
Credit Protect Assoc. Po Box 802068 Dallas, TX 75380		-			D		77.00
Account No. xxxxxxxx3764			Opened 9/01/07				
Dependon Collection Se Attn: Bankruptcy Po Box 4833 Oak Brook, IL 60523		-	CollectionAttorney Village Of Alsip				
							250.00
Account No. xxxxxxxx3763			Opened 9/01/07 CollectionAttorney Village Of Alsip				
Dependon Collection Se Attn: Bankruptcy Po Box 4833		-					
Oak Brook, IL 60523							250.00
Account No. xxxxxxxxxxx0001			Opened 5/01/07 Last Active 10/03/07			T	
First Midwest Bank/na 214 Washington St Waukegan, IL 60085		_	InstallmentSalesContract				
Q ,							34.00
Account No. 4180			Amer Leasing Sales Inc				
H&f Law 33 North Lasalle Street Chicago, IL 60602		-					
							7,188.00
Sheet no1 of _4 sheets attached to Schedule of			<u> </u>	Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				7,799.00

Case 08-31864 Doc 1 Filed 11/21/08 Entered 11/21/08 09:57:55 Desc Main Document Page 17 of 44

B6F (Official Form 6F) (12/07) - Cont.

In re	Betty Prude		Case No	
_		Debtor		

CDEDITORIO NA ME	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	UNLIGUIDATED	SPUTED	AMOUNT OF CLAIM
Account No. CMxxxxxxx1664			Car Town Inc	Т	T E		
Jvdb Asc 330 S Wells Street Chicago, IL 60606		_			D		3,104.00
Account No. xxxxxx3861	1		Med1 02 Evergreen Anes Pain Mgt				,
Med Busi Bur 1460 Renaissance D Park Ridge, IL 60068		-					
Account No. xxxxxx3862	_		Med1 02 Evergreen Anes Pain Mgt				1,200.00
Med Busi Bur 1460 Renaissance D Park Ridge, IL 60068		_					1,200.00
Account No. xxxxxx3547	\vdash		Med1 02 Evergreen Anes Pain Mgt				1,200.00
Med Busi Bur 1460 Renaissance D Park Ridge, IL 60068		-					
Account No. xxxx9336	╀		Opened 3/01/07	+	\vdash		320.00
NCO - MedcIr 507 Prudential Rd Horsham, PA 19044		_	Ar Imaging S.C.				33.00
Sheet no. 2 of 4 sheets attached to Schedule of				Sub	tota	L al	5,857.00

Case 08-31864 Doc 1 Filed 11/21/08 Entered 11/21/08 09:57:55 Desc Main Document Page 18 of 44

B6F (Official Form 6F) (12/07) - Cont.

In re	Betty Prude		Case No	
_		Debtor		

	С	Но	sband, Wife, Joint, or Community	1	: [υΤ	D	<u> </u>
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		200		SPUTED	AMOUNT OF CLAIM
Account No. xxxxx5217			Opened 9/12/08 Last Active 10/01/08 Agriculture	7	·	T E D		
Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602		-	Agriculture					146.00
Account No. HCHxxxGxxx1523	t		Opened 5/01/07		\dagger	+		
Portfolio Recovery&aff 120 Coporate Blvd Ste 10 Norfolk, VA 23502		-	Holy Cross Hospital					285.00
Account No. xx5307	╁		Village Of Calumet Park		+	+	+	200.00
Receivables Management Inc. (RMI)/ Mortg Attn: Bankruptcy 3348 Ridge Rd Lansing, IL 60438		-						250.00
Account No. xxxx0889 Receivables Performanc 1930 220th St Se Ste 101 Bothell, WA 98021		-	Opened 4/01/08 CollectionAttorney Pallino					224.00
Account No. xxxxxxxxxxxx7622	-		Opened 11/01/07 Last Active 4/06/08		+	+		331.00
Sears/cbsd Po Box 6189 Sioux Falls, SD 57117		-	CreditCard					711.00
Sheet no. 3 of 4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	-		(Total	Sul				1,723.00

Case 08-31864 Doc 1 Filed 11/21/08 Entered 11/21/08 09:57:55 Desc Main Document Page 19 of 44

 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Betty Prude	Case No	
_		Debtor ,	

Г	16	116	shood Wife laint or Community	10	111		i
CREDITOR'S NAME,	C O D	Hu	sband, Wife, Joint, or Community		N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLLQULDATED	T F	AMOUNT OF CLAIM
Account No. Dxxxx310N1			Opened 12/01/05	7	T		
Senex Services Corp 3500 Depauw Blvd Ste 3050 Indianapolis, IN 46268		-	CollectionAttorney Little Company Of Mary Hospita		Ď		606,00
Account No. Dxxxx433N1	╁		Med1 02 Little Company Of Mary Hospi	+		╁	
Senex Services Corp 3500 Depauw Blvd Ste 3050 Indianapolis, IN 46268		-					
							210.00
Account No. xxxxx3253 SIm Entities/glelsi 2401 International Ln Madison, WI 53704		-	Opened 11/01/07 Last Active 10/01/08 Educational				5,137.00
Account No. xx5326	+		10 Commonwealth Edison Co	+			0,101.00
Torres Crdit 27 F Carlisle, PA 17013		-					326.00
Account No. xxxxxx0663	T		Med1 Holy Cross Hospital				
Trust Rec Sv 541 Otis Bowen Dri Munster, IN 46321		_					
							285.00
Sheet no. <u>4</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		•	(Total of	Sub this			6,564.00
			(Report on Summary of S		Γota dule		30,121.17

Case 08-31864 Doc 1 Filed 11/21/08 Entered 11/21/08 09:57:55 Desc Main Document Page 20 of 44

B6G (Official Form 6G) (12/07)

In re	Betty Prude	Case No.
_	-	Debtor ,

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 08-31864 Doc 1 Filed 11/21/08 Entered 11/21/08 09:57:55 Desc Main Document Page 21 of 44

B6H (Official Form 6H) (12/07)

In re	Betty Prude	Case No.
		Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case 08-31864 Doc 1 Filed 11/21/08 Entered 11/21/08 09:57:55 Desc Main Document Page 22 of 44

-	Datte Davida		G M	
In re	Betty Prude		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: DEPENDENTS OF DEBTOR A			USE		
	RELATIONSHIP(S):	AGE(S):			
Single	Son	6			
Employments	Son DEBTOR	9	SPOUSE		
Employment:			SPOUSE		
Occupation	Manager				
Name of Employer	Heartland Food Corp				
How long employed	1.25 years				
Address of Employer	1400 Opus Place Suite 900 Downers Grove, IL 60515				
INCOME: (Estimate of avera	age or projected monthly income at time case filed)		DEBTOR		SPOUSE
	ry, and commissions (Prorate if not paid monthly)	\$	1,323.66	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$	1,323.66	\$_	N/A
4. LESS PAYROLL DEDUC	TIONS				
a. Payroll taxes and soci		\$	192.92	\$	N/A
b. Insurance		\$	0.00	\$	N/A
c. Union dues		\$	0.00	\$	N/A
d. Other (Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
5. SUBTOTAL OF PAYROL	L DEDUCTIONS	\$	192.92	\$_	N/A
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	1,130.74	\$	N/A
7. Regular income from opera	ation of business or profession or farm (Attach detailed statement)	\$	0.00	\$	N/A
8. Income from real property		\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
dependents listed above	support payments payable to the debtor for the debtor's use or that	of \$	0.00	\$	N/A
11. Social security or government (Specify): Food Sta		•	289.00	\$	N/A
(Specify).	amps	φ	0.00	φ <u> </u>	N/A
12. Pension or retirement inco	oma	φ	0.00	φ _	N/A
13. Other monthly income	one	Φ	0.00	Ψ_	IV/A
(0 :0)		\$	0.00	\$	N/A
(5)		\$	0.00	\$ _	N/A
14. SUBTOTAL OF LINES 7	7 THROUGH 13	\$	289.00	\$_	N/A
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$	1,419.74	\$	N/A
	MONTHLY INCOME: (Combine column totals from line 15)		\$	1,419	.74

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Doc 1 Filed 11/21/08 Entered 11/21/08 09:57:55 Desc Main Case 08-31864 Document Page 23 of 44

B6J (Official Form 6J) (12/07)

In re	Betty Prude	Case N	No.
		Dehtor(s)	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	_	e monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	650.00
a. Are real estate taxes included? Yes No _X_		
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	150.00
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other Cell Phone	\$	90.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	250.00
5. Clothing	\$	25.00
6. Laundry and dry cleaning	\$	25.00
7. Medical and dental expenses	\$	4.00
8. Transportation (not including car payments)	\$	100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	0.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	1,294.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	1,419.74
b. Average monthly expenses from Line 18 above	\$	1,294.00
c. Monthly net income (a. minus b.)	\$	125.74

Case 08-31864 Doc 1 Filed 11/21/08 Entered 11/21/08 09:57:55 Desc Main Document Page 24 of 44

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Betty Prude			Case No.	
			Debtor(s)	Chapter	13
				-	
	DECLARATION C	ONCERN	ING DEBTOR'S SC	CHEDUL	ES
	DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR				
I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of					
Date	November 21, 2008	Signature	/s/ Betty Prude Betty Prude Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 08-31864 Doc 1 Filed 11/21/08 Entered 11/21/08 09:57:55 Desc Main Document Page 25 of 44

B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Betty Prude		Case No.	
		Debtor(s)	Chapter	13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$13,727.00 YTD Est. Income \$7,900.00 2007 Est. Income \$16,000.00 2006 Est. Income

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$3,179.00 YTD Est. Income (Foodstamps) \$3,468.00 2007 Est. Income (Foodstamps) \$3,648.00 2006 Est. Income (Foodstamps)

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL
OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
TRANSFERS TRANSFERS OWING

NAME AND ADDRESS OF CREDITOR

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE. DESCRIPTION AND VALUE OF TRANSFER OR RETURN **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF

OF CUSTODIAN CASE TITLE & NUMBER ORDER **PROPERTY**

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Robert J. Semrad and Associates 407 S Dearborn Suite 600 Chicago, IL 60605

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR 11/20/08

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$350.00

NAME AND ADDRESS OF PAYEE

GreenPath Debt Solutions 712 Chippewa Square Suite 102 Marquette, MI 49855 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 11/20/08 AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

50.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None I

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

5

NAME AND ADDRESS OF OWNER

15. Prior address of debtor

None If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF D

DATE OF

ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

■ Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

ENVIRONMENTA LAW

TE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND

6

NATURE OF BUSINESS ENDING DATES

. 101

NAME

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

Case 08-31864 Doc 1 Filed 11/21/08 Entered 11/21/08 09:57:55 Desc Main Document Page 31 of 44

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

7

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE

NAME AND ADDRESS

TITLE

E OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year**

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

Case 08-31864 Doc 1 Filed 11/21/08 Entered 11/21/08 09:57:55 Desc Main Document Page 32 of 44

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	November 21, 2008	Signature	/s/ Betty Prude
			Betty Prude
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 08-31864 Doc 1 Filed 11/21/08 Entered 11/21/08 09:57:55 Desc Main Document Page 33 of 44

United States Bankruptcy Court

Northern District of Illinois

In re	Betty Prude		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COME	PENSATION OF ATTOR	RNEY FOR DE	EBTOR(S)
(Pursuant to 11 U.S.C. § 329(a) and Bankruptcy compensation paid to me within one year before the per rendered on behalf of the debtor(s) in contemplation	filing of the petition in bankruptcy	, or agreed to be pai	d to me, for services rendered or to
	For legal services, I have agreed to accept		\$	3,500.00
	Prior to the filing of this statement I have receive	/ed	\$	350.00
	Balance Due		\$	3,150.00
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3. 7	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed co	ompensation with any other person	unless they are mem	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed comp copy of the agreement, together with a list of the			
a l	In return for the above-disclosed fee, I have agreed to a. Analysis of the debtor's financial situation, and red. Preparation and filing of any petition, schedules, c. Representation of the debtor at the meeting of cred. [Other provisions as needed]	endering advice to the debtor in dete statement of affairs and plan which	ermining whether to may be required;	file a petition in bankruptcy;
5. l	By agreement with the debtor(s), the above-disclosed Representation of the debtors in any			es.
		CERTIFICATION		
	certify that the foregoing is a complete statement of ankruptcy proceeding.	any agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in
Dated	l: November 21, 2008	/s/ Robert J Semr	ad	
		Robert J Semrad Robert J. Semrad		
		407 S Dearborn	i ailu Assuciales	
		Suite 600	-	
		Chicago, IL 60605 (312) 913 0625 F		1
		rsemrad@robertj		

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS (Model Retention Agreement, revised as of May 1, 2007)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure—but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from by their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.

- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.
- 17. In the event that the case is converted to Chapter 7, provide any other legal services which may be necessary consistent with the attorney's responsibilities under Local Bankruptcy Rule 2090-5, with such additional fees as may be appropriate.

ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a fee of

\$ __3,500.00

In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

- 2. Early termination of the case. Fees payable under the provisions set out above are not refundable in the event that the case is dismissed, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 3. *Retainers*. The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.
- 4. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 5. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 6. Discharge of the attorney. The debtor may discharge the attorney at any time.

Date:November 21, 2008		
Signed:		
/s/ Betty Prude	/s/ Robert J Semrad	
Betty Prude	Robert J Semrad 6226455	
	Attorney for Debtor(s)	
Debtor(s)		
Do not sign if the fee amount at top of this page is blank.		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Case 08-31864 Doc 1 Filed 11/21/08 Entered 11/21/08 09:57:55 Desc Main Document Page 39 of 44

B 201 (04/09/06)

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code. Robert J Semrad 6226455 X /s/ Robert J Semrad November 21, 2008 Printed Name of Attorney Signature of Attorney Date Address: 407 S Dearborn Suite 600 Chicago, IL 60605 (312) 913 0625 rsemrad@robertjsemrad.com

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Betty Prude	X /s/ I	Betty Prude	November 21, 2008
Printed Name(s) of Debtor(s)	Sign	nature of Debtor	Date
Case No. (if known)	X		
	Sign	nature of Joint Debtor (if any)	Date

United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Betty Prude		Case No.	
		Debtor(s)	Chapter 13	
	VI	ERIFICATION OF CREDITOR N	MATRIX	
		Number o	f Creditors:	36
	The above-named Debtor(s (our) knowledge.) hereby verifies that the list of credi	tors is true and correct to the	he best of my
Date:	November 21, 2008	/s/ Betty Prude Betty Prude Signature of Debtor		

Arnold Scott Harris P.C. 600 W. Jackson Blvd Chicago, IL 60608

Barnes Auto 2125 N Cicero Chicago, IL 60639

Bur Col Reco 7575 Corporate Way Eden Prairie, MN 55344

Car Town 850 N Western Ave Chicago, IL 60622

Cingular Wireless PO Box 6428 Carol Stream, IL 60197-6428

City of Chicago Parking Tickets 333 South State Street Rm 540 Chicago, IL 60604

Comcast P.O. box 3002 Southeastern, PA 19398-3002

Comcast 1255 W North ave Chicago, IL 60612

Commonwealth Edison Attn: Bankruptcy Department 2100 Swift Drive Oak Brook, IL 60523

Credit Protect Assoc. Po Box 802068 Dallas, TX 75380

Credit Protect Assoc. Po Box 802068 Dallas, TX 75380

Dependon Collection Se Attn: Bankruptcy Po Box 4833 Oak Brook, IL 60523

Dependon Collection Se Attn: Bankruptcy Po Box 4833 Oak Brook, IL 60523

Evergreen Anesthesia and Pain Mana 185 Penny Ave.
Dundee, IL 60118

First Midwest Bank/na 214 Washington St Waukegan, IL 60085

H&f Law 33 North Lasalle Street Chicago, IL 60602

Holy Cross Hospital P.O. Box 2166 Bedford Park, IL 60499

Jvdb Asc 330 S Wells Street Chicago, IL 60606

Linebarger Goggan Blair & Sampson PO Box 06357 Chicago, IL 60606

Little Company Of Mary Hospital 2800 West 95th Street Evergreen Park, IL 60805

Med Busi Bur 1460 Renaissance D Park Ridge, IL 60068

Med Busi Bur 1460 Renaissance D Park Ridge, IL 60068 Med Busi Bur 1460 Renaissance D Park Ridge, IL 60068

NCO - Medclr 507 Prudential Rd Horsham, PA 19044

Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602

Portfolio Recovery&aff 120 Coporate Blvd Ste 10 Norfolk, VA 23502

Receivables Management Inc. (RMI) / Mortg Attn: Bankruptcy 3348 Ridge Rd Lansing, IL 60438

Receivables Performanc 1930 220th St Se Ste 101 Bothell, WA 98021

Sears/cbsd Po Box 6189 Sioux Falls, SD 57117

Senex Services Corp 3500 Depauw Blvd Ste 3050 Indianapolis, IN 46268

Senex Services Corp 3500 Depauw Blvd Ste 3050 Indianapolis, IN 46268

Slm Entities/glelsi 2401 International Ln Madison, WI 53704

Torres Crdit 27 F Carlisle, PA 17013 Trust Rec Sv 541 Otis Bowen Dri Munster, IN 46321

Village of Alsip 4500 W. 123 Alsip, IL 60803

Village Of Calumet Park 12409 South Throop Street Riverdale, IL 60827